Fidelity Nat |

IN OFFICIAL RECORDS OF
DOUGLAS CO. MEYADA

2004 MAR - 1 PM 12: 19

WERNER CHRISTEN
RECORDER

18 PAIR K 9 DEBUTY

TAX ID #: 122022110077

This instrument must be recorded in: DOUGLAS County, NV

Recording Requested By:
WF685 WELLS FARGO HOME MORTGAGE, INC.
When Recorded Mail To:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #:3910881 LPS #: 2398287 Bin #: 021804_8 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. "MERS" AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. is the current holder of note dated: 9/20/1997, Original Amount: \$50000.00 where there was a Deed of Trust recorded 9/26/1997 as Instrument # 0422583, Book: 0997 Page: 5409 (If Re-recorded: , Inst.# , Book: , Page:) , and STEWART TITLE is the present Trustee under said Deed of Trust, and KAREN A. SMITH and DONALD D. SMITH, HUSBAND AND WIFE is the trustor/grantor, and FIRST UNION MORTGAGE CORPORATION is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of DOUGLAS County, NV, and

WHEREAS, the undersigned desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 778 LASSEN WAY, GARDNERVILLE, NV 89410

NOW THEREFORE, the undersigned beneficiary hereby substitutes MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. "MERS" AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. as Trustee under said Deed of Trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. "MERS" AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC. as trustee, in accordance with provisions of said Deed of Trust, and the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. "MERS" AS NOMINEE FOR WELLS FARGO HOME MORTGAGE, INC.

On February 19, 2004

Michelle Barney, Asst Secretary

0606020 BK0304PG00305 STATE OF CA COUNTY OF Orange

On February 19, 2004 before me, A. Munoz, a Notary Public in and for Orange County in the State of CA, personally appeared Michelle Barney, Asst Secretary, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS My hand and official seal.

A. Munoz

Notary Public

Commission Expires: 7/4/2007 (MIN#: 100013700084186608) 668614

Mail Tax Statement To:

KAREN A. SMITH, 778 LASSEN WAY, GARDNERVILLE, NV 89410 2/24/2004

NV 046 2398287 3910881 GRP1

A. MUNOZ
Commission # 1428712
Notary Public - California
Orange County
My Comm. Expires Jul 4, 2007

3/26/2004

0606020 BK0304PG00306